Atty Dkt 333307.00002

# PATENT APPLICATION

### IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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:	Examiner: Ella Colbert
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:	Group Art Unit: 3624
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)	Confirmation No.: 6664
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)	
:	
)	November 10, 2005
	)

Mail Stop Supplemental Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

# SECOND INFORMATION DISCLOSURE STATEMENT

Sir:

In compliance with the duty of disclosure under 37 C.F.R. § 1 56 and in accordance with the practice under 37 C.F.R. §§ 1.97 and 1.98, the Examiner's attention is directed to the documents listed on the enclosed Form PTO/SB/08B and also attached herewith.

## FORMAL MATTERS

In accordance with 37 C.F.R. § 1.97(c), an information disclosure statement shall be considered by the Office if filed after the period specified in paragraph (b) of this section, provided that the information disclosure statement is filed before the mailing date of any of a final action under § 1.113, a notice of allowance under § 1.311, or an action that otherwise closes prosecution in the application, and it is accompanied by

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one of: (1) The statement specified in paragraph (e) of this section; or (2) The fee set forth in § 1.17(p).

Therefore, the Commissioner is hereby authorized to charge Deposit

Account No. 50-1710 the fee of \$180.00 which is set forth in § 1.17(p). Also, the

Commissioner is authorized to charge any additional fees which may be deemed to be appropriate or to provide any refunds in connection with this paper to the same Deposit Account.

### CONCLUSION

It is respectfully requested that the above information be considered by the Examiner and that a copy of the enclosed Form PTC/SB/08B be returned indicating that such information has been considered.

Applicants' undersigned attorney may be reached in our Washington, D.C. office by telephone at (202)-625-3507. All correspondence should continue to be directed to our address given below.

Respectfully submitted,

Attorney for Applicants

Richard P. Bauer

Registration No. 31,588

PATENT ADMINISTRATOR KATTEN MUCHIN ROSENMAN LLP 525 West Monroe Street Chicago, Illinois 60661-3693 Facsimile: (312) 902-1061

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FORM PTO 1449 MODEFIED U.S. PATENT AND TRADEMARK OFFICE				333307.00002		APPLICATION NO. 10/073,632				
				APPLICANT						
LIST OF REFERENCES CITED BY APPLICANT					Brian C. Tarbox, Et. Al.					
					FILING DATE		GROUP			
DATE SUBMITTED TO USPTO COODE 14, 2005					February 11, 2002		3624			
U.S. PATENT	DOCUMENTS			1, 00,00,	,,,					
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OTHER DOC	UMENTS (Including author	, title, date, pe	rtinent pagi:	s, etc.)						
	The New York Times, published 4/12/05, Tax Policy Center/News & Events									
	Save More Tomorrow™: Using Behavioral Economics to Increase Employee Saving, Richard H. Thaler and Shlomo Benartzi, July 2003									
	The Wagner Law Group, Managed Accounts Are 1	The Wagner Law Group. Professional Corporation, Tax Management Compensation Planning Journal, Managed Accounts Are They The Answer?, by Martia S. Wagner								
			12							
EXAMINER	•		DATE CONSID							
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